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ABSTRACT

A survey conducted at University of Wisconsin System institutions was designed to help decision makers determine how many women students were on welfare and to find out the interaction between welfare and student financial aid in relation to expenses incurred in higher education. Women students vary in financial, marital, and parental status, and a significant proportion of them are mothers of financially dependent children. Many of them are on welfare. The survey asked for demographic data such as institution of attendance, student status, and approximate annual educational expenses. Participants were asked whether they had children financially dependent on them, whether they were entitled to receive non-governmental support, and whether they received that support. They were also asked whether they were receiving or had received while a student one or more benefits (such as food stamps, medical assistance, and aid to families with dependent children). Findings showed that women who took a job or obtained a grant to pay for their education had less money for food and expenses than women who did not. This policy did nothing to move women off the welfare rolls. In addition, programs such as Job Opportunities and Basic Skills takes these students away from higher education, ensuring that they remain eligible only for minimum wage employment and further welfare dependency. A technical appendix gives the sampling procedures and statistical programs used in the study. The survey instrument is attached. Contains 3 references. (SM)

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WOMEN STUDENTS WITH DEPENDENT CHILDREN ON WELFARE: EDUCATIONAL IMPACT OF WELFARE POLICY AND PRACTICE

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This paper was presented at the annual meeting of the Association for the Study of Higher Education held at the Adam's Mark Hotel in St. Louis, Missouri, November 3-6, 1988. This paper was reviewed by ASHE and was judged to be of high quality and of interest to others concerned with the research of higher education. It has therefore been selected to be included in the ERIC collection of ASHE conference papers.

Women Students with Dependent Children on Welfare
Educational Impact of Welfare Policy and Practice

Introduction

In recent years, the percentage of women students, particularly older students, has increased on most college and university campuses. This increase has been well documented, and most institutions of higher education have responded accordingly. For example, day care centers are now common on many campuses. To the extent that they can, colleges and universities are striving to accommodate the needs of these women.

Like all students, returning women students vary in financial, marital and parental status. A significant proportion of these women, however, are mothers of financially dependent children, and many of them are on welfare of one form or another. Until recently, there has been no accurate data on the number of women students who are welfare recipients.

The various forms of welfare are administered by state and federal agencies, including the U.S. Department of Agriculture, state and county social service agencies, and others. Each of these agencies has regulations for each program it administers. These regulations operate independently of, and generally without regard to, college financial aid programs or the unique needs of college students. Therefore, the impact of these regulations on the ability of welfare mothers to attend colleges has not been considered by the decision makers. In fact, the regulations seem to be designed with "welfare abusers" in mind, not women seeking, through higher education, to remove themselves and their families from the welfare rolls. As a perhaps unintended consequence, the welfare regulations actively discourage women from attending college.

Anecdotal evidence on one college campus indicated that welfare mothers were discouraged from attending college because of the welfare regulations. Several women who took on-campus jobs found themselves with less net income after the job than before it; many found that their Food Stamp allotment was drastically reduced. The exact extent of this problem, however, was not known.

A preliminary study was conducted at the University of Wisconsin-Superior (UW-Superior) and indicated that as many as 25% of women students who were at least 25 years old and who had children were, or had been while a student, on some form of welfare. These numbers were sufficiently large that the University of Wisconsin System funded a similar study across the fourteen institutions which comprise the University of Wisconsin System (Extension, the fifteenth institution, was not surveyed as it has no "regular" students of its own). The intent of the survey was two-fold. First, decision-makers wanted to know how many women students were also welfare recipients. Perhaps more importantly, information was needed on the interaction between welfare and student financial aid in relation to expenses incurred in higher education.

Survey Design

Data collection took place in March and April, 1987. Each University of Wisconsin institution sent labels with the names and addresses of all women students 25 years old or older, to UW-Superior. There, names equal to 12.5% of each institution were chosen by a statistically random process using a stratified random sampling design (Cochran, 1977; Rand Corporation, 1955). (The UW-Centers, consisting of thirteen freshmen-sophomore Centers, were treated as one institution. Most of the Centers are so small that, had they been analyzed individually, the resulting statistics would have been invalid). Due to costs, there was only one mailing of the survey.

The survey instrument consisted of a four page questionnaire. The survey asked for demographic data, including institution of attendance, student status (e.g., undergraduate verus graduate) and approximate annual educational expenses. The questionnaire asked whether the respondent had children financially dependent on her, whether she was entitled to receive non-governmental support, and whether she was, in fact, receiving that support.

The next questions dealt with the heart of the survey. They asked whether the respondent was receiving, or had received while a student, one or more benefits: Aid to Families with Dependent Children (AFDC); Food Stamps; Women, Infants, and Children (WIC); or Medical Assistance. If the respondent answered yes, she was directed to answer a series of questions dealing with the interaction between these benefits and forms of financial aid, such as work-study, loans and grants. Space was provided for anecdotal comments.

Surveys were sent to 2,925 women. Of these, 1,172 surveys were returned, for a response rate of 40.1%. Response rates varied from 32.7% from UW-LaCrosse to 53.8% from UW-Stout. Data were entered on an IBM-XT microcomputer and analyzed using BMDPC (Dixon, et al, 1985).

Survey Results

Almost half of the respondents, (522 or 44.5%) reported that they had financially dependent children, with the average number of children being 2.0. The percentages of women with children varied greatly, from 29.2% at UW-Madison to 62.7% at UW-Eau Claire.

The focus of the study was on those women with financially dependent children who were also receiving governmental assistance. There were 103 women in this group, representing 8.8% of all UW-System respondents and 19.7% of all respondents with children. These respondents reported an average of 1.9 children.

Governmental Assistance

Table 1 shows the percentage of women on the various forms of assistance. Women eligible for one benefit are frequently eligible for another, which explains the similarity in percentages.

Table 1
Receipt of Governmental Assistance

	All Respondents (n=1172)		Respondents with Children (n=522)	
Type of Assistance	Number	Percent	Number	Percent
AFDC	96	8.2	94	18.0
Food Stamps	101	8.6	87	16.7
WIC	30	2.6	30	5.7
Medical Assistance	104	8.9	97	18.6

Women attending the different institutions had diferent responses. Responses from women attending UW-River Falls reported the lowest percentage of women with children on AFDC (3.9%), while women attending UW-Eau Claire reported the largest (28.6%). Responses from women attending four institutions indicated over 15% of women with

children on AFDC; they were UW-Madison (16%), UW-Green Bay (18.2%), UW-Stout (22.9%), and UW-Eau Claire (28.6%). The pattern is similar for women with children receiving Food Stamps - the lowest percentage was reported at River Falls (3.9%), while the highest was reported at UW-Stout (17.1%), UW-Eau Claire (19%), UW-Green Bay (21.2%), and UW-LaCrosse (21.4%).

Student Status

Table 2 compares the reported student status distribution of the respondents with children and who also report receiving governmental assistance to all respondents, and all respondents with children. This comparison indicates the problem of governmental assistance may largely be an undergraduate dilemma in the UW-System.

Table 2
Student Status

	All Respondents (n=1155)		Respondents with Children (n=522)		Respondents with Children & also Receiving Assistance (n=101)	
Student Status	Number	Percent	Number	Percent	Number	Percent
Undergraduate Full-Time	291	25.2	156	29.9	65	64.4
Undergraduate Part-Time	253	21.9	128	24.5	11	10.9
Graduate Full-Time	217	18.8	59	11.3	12	11.9
Graduate Part-Time	286	24.8	127	24.3	8	7.9
Extended Degree Full-Time	29	2.5	18	3.4	4	4.0
Extended Degree Part-Time	79	6.8	34	6.5	1	1.0

Women from every institution except UW-LaCrosse and UW-Madison self-reported more undergraduates than graduates on assistance. Relatively few students indicated that they were enrolled in the Extended Degree Program.

Somewhat surprisingly, more students reported attending classes full-time; at only three institutions did a majority of students attend part-time. Despite the financial pressures, these women appear to be trying to complete their education as quickly as possible.

Child Support

All of these children, of course, have fathers. Presumably, these fathers are obligated to pay child support. If this support is actually paid, it should decrease the amount of welfare the mothers need to receive. Therefore, questions were asked on this issue.

Table 3 compares the reported percentages of entitled child support of respondents with children to respondents with children who are also receiving governmental support.

Table 3
Child Support

	Number Entitled to Receive		Number Actually Receiving		Percent Entitled But Not Receiving	
	With Children (n=522)	Receiving Assistance (n=103)	With Children	Receiving Assistance	With Children	Receiving Assistance
Support						
Spouse	351	49	318	26	9.4	46.9
Other Non Governmental	102	43	71	20	30.4	53.5

As might be expected, a higher percentage of women on assistance than women not on assistance are not receiving non-governmental support - a staggering 50%. At four institutions (UW-Green Bay, UW-Parkside, UW-Stout, and UW-Centers), none of the women are receiving entitled non-governmental support. This data suggests that perhaps part of the solution to the problem of women on assistance is better enforcement of support orders.

Relationship Between Welfare and Educational Expenses

The right to receive governmental assistance and the amount received is determined by calculating a person's needs and expenses. People on governmental assistance could be aided in obtaining a higher education if their educational expenses were taken into account when the government calculates their benefits. Therefore, one question asked whether the respondent's educational expenses were taken into account when the government calculated her benefits - the question did not specify all or some expenses. Table 4 represents these responses.

Table 4
Educational Expenses Taken Into Account

	Number Responding	Yes		No		No Response or Not Applicable
		Number	Percent	Number	Percent	Number
AFDC	91	42	47.7	46	52.3	3
Food Stamps	88	55	67.9	26	32.1	7
WIC	73	6	23.1	20	76.9	47
Medical Assistance	86	31	40.8	45	59.2	10

Governmental assistance is meant only to provide a subsistence level of support to meet living expenses. If educational expenses are not taken into account, it is nearly impossible for these respondents to feed their families and pay their tuition. Unfortunately, the data on educational expenses is not consistent across the state. To the question of whether AFDC takes educational expenses into account, 25% of the women at UW-Madison to 100% of the women at UW-LaCrosse said yes, with a wide variety of percentages in between. The discrepancies are noted in Table 5.

Table 5
Percent Reporting Educational Expenses Taken Into Account, by Institution

	Benefit			
Institution	AFDC	Food Stamps	WIC	Medical Assistance
Eau Claire	41.7	87.5	50.0	41.7
Green Bay	66.7	80.0	50.0	33.3
LaCrosse	100.0	100.0	0.0	0.0
Madison	25.0	55.6	N/A	25.0
Milwaukee	30.0	40.0	0.0	20.0
Oshkosh	42.9	42.9	33.3	42.9
Parkside	57.1	71.4	25.0	50.0
Platteville	33.3	33.3	0.0	0.0
River Falls	50.0	100.0	0.0	0.0
Stevens Point	37.5	60.0	N/A	28.6
Stout	62.5	100.0	100.0	42.9
Superior	40.0	80.0	N/A	40.0
Whitewater	75.0	100.0	N/A	100.0
Centers	44.4	50.0	0.0	44.4

If the answer to this question is supposed to be governed by state or federal regulations, the regulations are either misunderstood or misapplied. At the Centers, representing all parts of the state, the answer turns out to be close to 50-50.

Theoretically, the respondents could obtain jobs, scholarships, loans, or grants to pay their tuition. If the government continued to pay their living expenses, additional income obtained from jobs, scholarships, loans, or grants could be used to pay for educational expenses. Therefore, questions were asked as to whether the respondents had ever obtained jobs, scholarships, loans, or grants. Table 6 represents these responses and indicates some ways these respondents indicated that they have attempted to pay some of their educational expenses to date.

Table 6
Work, Scholarships, Loans, Grants

	Number	Yes		No		Average Amount
	Responding	Number	Percent	Number	Percent	Obtained to Date
Work Study	87	18	20.7	69	79.3	
Student Assistant	76	3	3.9	73	96.1	
Graduate Assistant	77	2	2.6	75	97.4	
Off-Campus Job	87	30	34.5	57	65.5	
Scholarship	96	19	19.8	77	80.2	1,956
Loan	97	77	79.4	20	20.6	6,963
Grant	97	85	96.4	12	12.4	3,847

Table 6 indicates nearly all the respondents report obtaining loans or grants, while almost no one obtained work. Because loans are often the only way students can afford to pay their educational expenses, the amount of student indebtedness is high. It is possible that the women who obtained off-campus jobs made enough to support themselves and pay their educational expenses, but it is unlikely that anyone could support a family on a work-study, student assistantship, or graduate assistantship. Similarly, scholarships and loans are not sufficient to pay tuition and family expenses. Questions were asked as to whether governmental assistance was reduced because the respondents had obtained a job, loan, scholarship, or grant. Table 7 through Table 10 represents the reported reduction of benefit by particular type of obtained income.

Table 7
Reduction of AFDC
Because of Obtained Income

	N1*	N2**	Percent
Work	65	39	60.0
Loan(s)	72	30	41.7
Scholarship(s)	41	9	22.0
Grant(s)	80	37	46.3

Table 8
Reduction of Food Stamps
Because of Obtained Income

	N1*	N2**	Percent
Work	55	37	67.3
Loan(s)	67	50	74.6
Scholarship(s)	34	17	50.0
Grant(s)	71	60	77.9

Table 9
Reduction of WIC
Because of Obtained Income

	N1*	N2**	Percent
Work	19	5	26.3
Loan(s)	19	2	10.5
Scholarship(s)	17	0	0.0
Grant(s)	22	3	13.6

Table 10
Reduction of Medical Assistance
Because of Obtained Income

	N1*	N2**	Percent
Work	61	8	13.1
Loan(s)	66	3	4.5
Scholarship(s)	44	1	2.3
Grant(s)	75	7	9.3

*N1 refers to the number of respondents who reported receiving that particular assistance plus obtaining the particular income.
**N2 refers to the number of respondents who indicated the particular assistance was reduced because of the obtained outside income.

These tables indicate that there is no consistency across the state on how these matters are handled. Generally, it was reported that WIC and Medical Assistance are not reduced upon receipt of a job, loan, scholarship, or grant. AFDC and Food Stamps, however, were reported to split almost 50-50 on the issue of reductions. While there are certainly individual differences which explain some of the discrepancies, it would appear that inconsistent application of regulations is also to blame. This is borne out by the variation among campuses. For example, the percentage of respondents who reported having AFDC reduced because of a grant ranged from -0- at UW-LaCrosse to 100% at UW-River Falls. The percentage of respondents who reported having Food Stamps reduced because of a loan ranged from 44.4% at UW-Milwaukee to 100% at UW-LaCrosse, UW-River Falls, UW-Superior, and UW-Whitewater; for a grant from -0- at UW-LaCrosse to 100% at UW-Parkside, UW-Stevens Point, UW-Stout, and UW-Whitewater; and for a job from -0- at UW-Parkside, UW-River Falls, and UW-Centers, to 100% at UW-LaCrosse and UW-Superior. Clearly, the state needs to make its policies in this matter clearer.

Those respondents who do have their benefits reduced are put in a bind. If they wish to contribute to their educational expenses without taking loans, through employment, they are penalized by having their welfare benefits cut below the subsistence level. With three types of welfare, all but Food Stamps, respondents were more likely to have benefits cut because of employment than if they took out a loan. In essence, they are penalized for trying to contribute to their education, and in a sense, are being told to stay on welfare and borrow money, thereby going into debt. Even more damaging is the fact that these deductions are based upon the recipients' gross income rather than net income. Ninety-two percent of those respondents who answered this question reported that deductions were based on gross income rather than net income; the state was counting taxes and social security payments as income, but this money is not available to feed a family.

Women Feel Discouraged

A final question asked whether the respondents felt current federal and state regulations encourage or discourage parents receiving governmental assistance from obtaining an education. Table 11 illustrates these feelings.

Table 11

Women's Feelings of Encouragement or Discouragement

(n=86)

	Number	Percent
Strongly Encouraged	9	4.7
Encouraged	7	8.1
Neither	8	9.3
Discouraged	20	23.3
Strongly Discouraged	47	54.6

Table 11 indicates that 78% of these respondents feel current federal and state regulations discourage them from obtaining a higher education.

Some of the respondents' frustrations are illustrated by the following comments:

"The reductions to AFDC were less than the amount of VA payments but there was a substantial reduction in Food Stamps that really makes it hard to keep food on the table and clothes on the children's backs. There just isn't enough money for all the bills and groceries."

"I had to appeal the AFDC reduction because they originally ruled to directly reduce my benefits by the amount of the Pell Grant I was to receive. This would have resulted in my forfeiting my education. If I had not 'fought' for the reversal, as many others simply 'accept' what they are told, I would not have been able to get out of the poverty rut at all."

I feel that my financial problems are interfering with my ability to study effectively and to spend quality time with my kids. I feel that if I could just make it through school and get a secure, good-paying job, I could stand on my own two feet and someone else could get the help they need from welfare."

"It has been difficult to work within the welfare regulations because they will not allow me to declare child care expenses, even though I go full-time to school, with a husband that works 200 miles away. They said if I was working I could declare child care expenses, but not for getting an education so I can work. They will also not permit me to declare my husband's rent in the town he lives in; this brings up our expenses a great deal. I can't atend school there so we have to maintain two residences."

"I am strongly against the mandatory WEOP Program. I was informed that I had to job search. If I refused any work during that time - even if it was during my school hours, I would lose my AFDC grant. I feel this type of attitude can only make it more difficult for the student."

"While an undergrad, they threatened reductions/termination of grant & MA, they did terminate Food Stamps. This year I am a first year law student, and my grant was reduced to $284/mo. (from $463) because I received a law school scholarship. Then, because my son is 7, they required me to participate in WEOP in spite of my full-time student status, which requires employment of 32-40 hours per week; of course, this would terminate my $284 a month benefits due to earnings, requiring me to drop to part-time status, and lose my scholarship because the scholarship is contingent on full-time status. Thus, my AFDC case has been closed and I am now dependent on student loans and my scholarship. So far, I am managing, but it is very difficult. My charge cards are also a major source of living expanese, but will soon reach their maximum amounts - at high interest. I do not know how I will be able to support us and go to school next year or the year after - I may have to resort to part-time status and a full-time job but I feel all areas, especially my son, will suffer. People I know have quit school because of this situation. I will not quit - I have worked too hard and come too far to allow this to stop me. However, I do feel that the state has done everything in its power to make it difficult for me to finish my education, and a less determined person would quit.

The state's actions in cases like mine are very short-sighted. If I am allowed to finish school, I will be able to support us in a reasonable level. Without finishing, there is a good chance we would be near the poverty level indefinitely. This seems incredibly counter productive to push people who are able and willing to work for a better future into low skilled, low paying jobs. This was done in a rush, but is something I feel very strong about. If you wish further discussion, call me."

"Reduction in benefits have caused financial problems for me. I have debts that are mostly medically related due to the loss of medical assistance."

"Catch 22 - needed to borrow more which reduced AFDC more."

"My program requires a Master's degree in order to obtain employment (audiology). Since I have no choice but to finish to be able to work in my field, I am trying to take as heavy of a class load as possible to get done as soon as possible (13 credits). This is very demanding for a single parent, but I feel that I cannot afford to stretch it out much longer because of the cut backs in my AFDC. Now the WEOP Program is telling me that I must work 30 hours a week or they will sanction my AFDC grant even more. Yes, I feel they strongly discourage people from obtaining an education. They would rather that I work as a grocery clerk full-time at minimum wage than obtain my Master's and contribute something to this society. It doesn't make sense to me."

"Over $25,000.00 in student loans."

Follow-Up Activities

The original report to the UW-System Administration gave as a conservative estimate 620 families on AFDC. At the 1986-87 Wisconsin AFDC benefit level, it was calculated that the state of Wisconsin was paying $4,881,000 annually to women students. It was suggested that it would be more cost effective for the state to aid these women in completing their education and getting them off welfare.

While this study was being carried out the state of Minnesota passed legislation dealing with this problem. Minnesota set aside money for child care for women who needed to complete their education. The law excluded money paid into taxes and social security from the definition of income. Perhaps most importantly, the law excluded as income "all educational loans and grants." It was recommended that Wisconsin adopt the Minnesota provisions.

The President of the University of Wisconsin System, Kenneth Shaw, conveyed the report of this study to the Wisconsin Secretary of Health and Social Services, Timothy Cullen, with a request that Secretary Cullen investigate whether Wisconsin could adopt the Minnesota provisions.

Subsequently, a memo went out from the Department of Health and Social Services to the county agencies, telling them to disregard as income all student loans and grants. In at least a few cases, women who had had their benefits cut were called in by their case workers to have benefits restored. Unfortunately, the policy change does not affect Food Stamps, which are administered by the U.S. Department of Agriculture.

A stickier problem is that of work study and graduate assistant stipends. Currently, these count as income, similar to any other kind of income. There are, of course, good reasons for treating all income alike, and at some income level people should be taken off federal assistance. However, the effect of treating work study and graduate assistant stipends as income while disregarding loans is to force some women to take out loans when they would rather work. AFDC mothers are, of course, the last people equipped to pay off loans upon graduation.

The next step is further education. It is not clear that all county agencies disregard loans and grants as income, or that all students understand their rights. The University of Wisconsin institutions need to make sure that these students understand what they are entitled to.

Conclusion

Good public policy would suggest assisting people who are trying to get work and get off welfare. The policy and practice uncovered by this study had the opposite effect - women who took a job or obtained a grant to pay for their education had less money for food and other expenses than women who did nothing. This policy did nothing to move women off the welfare rolls. In addition, programs such as JOBS (Job Opportunities and Basic Skills) take these women students away from higher education, ensuring that they remain eligible only for minimum wage employment - and further welfare dependency.

Following publication of this study, the Wisconsin Department of Health and Social Services amended its policies to disregard all loans and grants. This will enable many more women to stay in school. The next problem is to find a way to deal with the work study/graduate assistantship problem.

Appendices

A technical appendix gives the sampling procedures and statistical programs used in this study. A copy of the survey instruments is attached.

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Technical Appendix

Four technical procedures used in the survey "Women Students with Dependent Children: Finances and Their Educational Impact" are described in this appendix. The first procedure is the sampling design, the second procedure is the actual drawing of the sample from the sampling frame, the third procedure is the statistical analysis of the survey results, and the fourth procedure is the estimation of population values from the sample survey results.

Sampling Design. A stratified random sampling design was employed for this study following Cochran (1977, chapter 5). The population was defined as all women students enrolled in University of Wisconsin System institutions during the spring term of the 1986-87 academic year. The subpopulations were defined by the institution of enrollment, with the Centers being considered one institution for this purpose. These subpopulations defined the fourteen strata. A simple random sample of 12.5% was drawn from each stratum. This procedure permitted analysis of each stratum, or institution's students, as a simple random sample, and pooling of the strata to analyze results for a stratified random sampling of the University of Wisconsin System students as defined above.

Drawing of the Sample. The sampling frame for each stratum was provided by each institution. It comprised a computer generated set of campus address mailing labels, in zip code order, for all women students aged 25 and older, enrolled at the institution during that term. (Two sets of these labels were requested and obtained, the first set to be used for mailing out the surveys, and the second set to be used for mailing out a summary of the findings to the same addressees.) The labels were numbered in serial order from the first label to the last label in one set. The number of labels identified the subpopulation or stratum size. Identification of the labels comprising the 12.5% random sample was accomplished by drawing a simple random sample, without replacement, using the RAND Corporation Million Random Digits Tables (1955). The exact procedure outlined on pages xxii - xxiii was followed in drawing the numbers identifying the random sample (RAND Corporation, 1955). The identification numbers of the selected addressees were used to place addresses on the set of envelopes used to mail the survey instrument, and at the same time, to place addresses on the set of envelopes to be used later for mailing a report of the survey to each addressee. This procedure was carried out for each of the fourteen strata.

Statistical Analysis. BMDPC, the IBM DOS conversion of BMDP, was used for the statistical analysis of the survey data. UW-Superior is a licensed user of BMDPC, and the program package is operated on an IBM-XT microcomputer with a hard disk, 512 K RAM, and a math coprocessor. Four statistical programs were employed for the analysis of the data from each institution (stratum) separately and for the System (pooled strata). These four programs were: P1D, Simple data description and data management; P2D, Detailed data description, including frequencies; P4F, Two-way and multi-way frequency tables, measures of association and the log-linear model; and P7D, Description of groups (strata) with histograms and analysis of variance (Dixon et al, 1985). The data in the statistical tables in this report were generated by these programs. Categorical and continuous data were both treated by P1D and P2D. Categorical data were further treated using P4F, while continuous data were further treated using P7D.

Population Estimates. To obtain population estimates of selected variables, a procedure given by Cochran (1977, chapter 13) was employed. This procedure takes into account nonresponse, and conceptually involves dual stratification, defining a response stratum (data obtained from respondents) and a nonresponse stratum (unknown

data from a known number of nonrespondents). Using proportions (percentages divided by 100) obtained from samples as estimates of population estimates for the response stratum, the conservative lower limit of any given population estimate (for both response and nonresponse strata) was calculated assuming a zero proportion for the nonresponse stratum, at the 95% level of confidence (Cochran, 1977, page 361, equation (13.2).

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102-STUDY

UNIVERSITY OF WISCONSIN SYSTEM
WOMEN STUDENTS WITH DEPENDENT CHILDREN:
FINANCES AND THEIR EDUCATIONAL IMPACT

1. Which institution do you attend?

UW-Eau Claire	____	UW-Oshkosh	____	UW-Stout	____
UW-Green Bay	____	UW-Parkside	____	UW-Superior	____
UW-LaCrosse	____	UW-Platteville	____	UW-Whitewater	____
UW-Madison	____	UW-River Falls	____	UW-Centers	____
UW-Milwaukee	____	UW-Stevens Point	____	(Any Center campus)	

2. What is your state of residence?

Wisconsin	____	Iowa	____		
Minnesota	____	Illinois	____	Other	____

3. What is your student status?

Undergraduate		Graduate		Extended Degree	
Full-time	____	Full-time	____	Full-time	____
Part-time	____	Part-time	____	Part-time	____

4. What is your current class standing?

Freshman	____	Junior	____	Graduate	____
Sophmore	____	Senior	____	Non-degree seeking	____

5. What are your approximate education expenses per year for the following items:

Tuition.....$__,__ __ __
Books and supplies.....$__,__ __ __
Child care.....$__,__ __ __
Transportation.....$__,__ __ __

	Yes	No
6. Do you have children who are financially dependent on you?	___	___

If yes, go to question #7. If no, go to question #10.

7. How many financially dependent children do you have?.....___

	Yes	No
8. Are you entitled to receive support for these children from either or both of the following sources?		
Spouse.....	___	___
Child support (Non-governmental).....	___	___

9. Are you actually receiving support for these children from either or both of the following sources?

	Yes	No
Spouse	___	___
Child support (Non-governmental)	___	___

10. Are you currently receiving, or did you ever while you were a student receive, benefits under any of the following programs?

	Yes	No
AFDC (Aid to Families with Dependent Children)	___	___
Food Stamps	___	___
WIC (Women, Infants and Children)	___	___
Medical Assistance	___	___

If no to the above, go to #24. If yes to any one or more, go to #11.

11. If you receive(d) these benefits, did they take your educational expenses into account when they calculated your benefits?

	Yes	No	N/A*
AFDC (Aid to Families with Dependent Children)	___	___	___
Food Stamps	___	___	___
WIC (Women, Infants and Children)	___	___	___
Medical Assistance	___	___	___

*N/A=Does not apply.

12. While a student and receiving one or more of the benefits listed in #10, did you work:

	Yes	No
On-campus		
As a work-study	___	___
As a student assistant	___	___
As a graduate assistant	___	___
Off-campus	___	___

	Yes	No
13. Have you received one or more scholarships?	___	___

If yes, total amount of scholarship(s) to date? $__ __,__ __ __

	Yes	No
14. Have you taken out one or more loans to finance your education?	___	___

If yes, total amount of loan(s) to date? $__ __,__ __ __

	Yes	No
15. Have you received a grant to finance your education, such as a Pell Grant?	___	___

If yes, total amount of grant(s) to date? $__ __,__ __ __

	Yes	No	N/A
16. If you are, or were as a student, receiving AFDC, has it been reduced because you received money from a:			
Job(s)	___	___	___
Loan(s)	___	___	___
Scholarship(s)	___	___	___
Grant(s)	___	___	___
17. If you are, or were as a student, receiving Food Stamps, have they been reduced because you received money from a:	Yes	No	N/A
Job(s)	___	___	___
Loan(s)	___	___	___
Scholarship(s)	___	___	___
Grant(s)	___	___	___
18. If you are, or were as a student, receiving WIC, has it been reduced because you received money from a:	Yes	No	N/A
Job(s)	___	___	___
Loan(s)	___	___	___
Scholarship(s)	___	___	___
Grant(s)	___	___	___
19. If you are, or were as a student, receiving Medical Assistance, has it been reduced because you received money from a:	Yes	No	N/A
Job(s)	___	___	___
Loan(s)	___	___	___
Scholarship(s)	___	___	___
Grant(s)	___	___	___

20. If your benefits were reduced because of a job, were your new benefits calculated on the basis of:

Gross income (before taxes & social security)....___
Net income (after taxes & social security).....___

21. What was the effect of these reductions in benefits on your ability to support yourself and your dependents?

22: Do you feel that current federal and state regulations encourage or discourage parents receiving governmental assistance (not student financial aid) from obtaining an education?

Strongly encourage.....___
Encourage.....___
Neither.....___
Discourage.....___
Strongly discourage.....___

23. What is the effect of these welfare regulations on your ability to obtain an education?

24. Comments (optional):

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